Amendments to the Specification:

Please amend paragraph 0015 on pages 4 and 5 as follows:

[0015] In the example shown in FIGs. 1 and 2, thermal stress on the module 20 is minimized by applying the higher melting point solder (14) at the center area 18 of the substrate 12 or the module 20 which can include active input/output connections or pads (I/Os) through solder pads 26 of substrate 22 while lower melting point solder (16) is applied on the perimeter area of the substrate 12 or the module 20 which can include a ground plane through solder pads 24 of substrate 22. In this instance, solder connections through I/Os would require a higher reliability than connections through the ground plane. Also note that these substrates will tend to expand and contract at a higher rate at the periphery of the substrates rather that at their center areas. Thus, two different solder compositions are placed strategically on the substrates so that areas that would traditionally experience maximum stress during reflow, no longer are subject to such stress. In this manner, cracks in the solder and the substrates (particularly a ceramic substrate) due to the reflow process will be reduced or completely eliminated. By reducing the solidus temperature of the solder from 217 degrees C to 144 degrees C or 139 degrees C, the stress on the substrates starts at a much lower temperature (144 or 139 degrees C) as the substrates contract during the reflow process. As a result, the stress on the ceramic or other components in the module is significantly reduced. Once, the module 20 is reflowed, a BGA package is formed. An example of a reflowed module 50 is shown in FIG. 5. As can be seen, after reflow, the higher melting point solder 14 and the lower melting point solder 16 are vertically separated and are both in a collapsed state.

Please amend paragraph 0018 on page 6 as follows:

[0018] Referring to FIG. 4, a flow chart illustrating a method 40 of reducing stress between substrates of differing materials is shown. The method 40 can include the step 42 of selectively applying solder of a first composition between a first substrate and a second substrate and the step 46 of selectively applying solder of at least a second composition between the first substrate and the second substrate. Then, the method can include the step 52 of reflowing the solder of the first composition and the second composition (see FIG. 5 for an example of a reflowed module). Optionally, the step of applying the solder of the first composition can include applying higher melting point solder bumps or paste or preform on printed solder pads on at least one among the first substrate and at least the second substrate at step 44 while the step of applying the solder of the second composition can include applying lower melting point solder bumps or paste or preform on printed solder pads on at least one among the first substrate and at least the second substrate at step 48. Of course, in the alternative, the first composition can be the lower melting point solder and the second composition can be the higher melting point solder. Optionally, at step 50, the ~~the~~ solder of the first composition can be placed in a substantially central location while the second composition can generally be placed in a peripheral area about the central location. Of course, the solder of each composition can be selectively placed as desired to suitably minimize cracking or to meet other requirements that might be dictated by components populating the substrate or by the structure of the substrate themselves.